

The purpose of my thesis is to generally describe the legal aspects of the loan agreement which includes the description of credit and customer credit too. The thesis is composed of eight chapters and each of them dealing with different aspects of the credit or the Loan agreement.

Chapters describes the term „credit“ and the difference between his legal and economic sense for society. It's necessary mention different kinds of credits, his meaning, ways of categorizations and basic principles used in credit contracts.

In loan agreement I begin with a short historical introduction, his origin and evolution. Most important part of my thesis examines relevant Czech legislation of the credit contract, his meaning in system of law, necessary and unnecessary part of loan agreement, different kind of legal security of provided money and the special position of bank like a creditor. Credit contract is regulated in § 497 - § 507 in Czech Commercial code n. 513/1991. Under the loan agreement, the creditor obligates to provide to the debtor, at his request, certain amount of money, and the debtor obligates to repay the provided money and pay interest. Interest in this contract is a price that the creditor is fair to allow the money. Loan agreement is one of the absolute commercial law obligations which means that the credit contract obligations follow the law of Commercial code regardless of the nature of contractual parts. The provisions of Loan agreement in Commercial code have a nonmandatory character (except § 497 the basic definition and § 499 fee of credit contractual arrangement) so contractual parts have a big opportunity to arrange different conditions of this contract.

This thesis also analyzes the special kind of credit „the customer credit“ which is regulated by special law n. 145/2010. This law is special by his advanced protection of the customer in contractual arrangement and the creditor has many obligations to complete.